

Amendment to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A computer-implemented method comprising:

storing information including a respective payment issue time of each of a plurality of payments to a payee, wherein each of the plurality of payments ~~have~~ has a same payment mechanism;

associating a respective priority level to each of a plurality of types of post-issue event information instances, wherein the plurality of types comprises two or more of: posting information, deposit information, payment receipt information, account crediting information, settlement information, or clearing information;

receiving post-issue event information, by a payment servicing computing system comprising one or more computers, wherein the post-issue event information comprises a plurality of post-issue event information instances, each associated with a respective one of the plurality of payments, wherein the post-issue event information includes at least two of the plurality of types of post-issue event information instances;

identifying, by the payment servicing computing system, the post-issue event information instances of the type having a highest priority level;

determining a payment lead time, by the payment servicing computing system, based upon the stored information and the respective post-issue event information instances of the type having the highest priority level for at least a subset of the plurality of payments, wherein the

determined payment lead time is ~~used~~ usable for completing a future payment to the payee issued on behalf of a payor; and

associating, by the payment servicing computing system, the payment lead time with the payee.

2. (Cancelled)

3. (Previously presented) The method of claim 1, wherein the identifying the post-issue event information instances of the type having the highest priority level comprises identifying the post-issue event information instances of the type having the highest priority level for which the number of post-issue event information instances of the same type is greater than an associated threshold number; and wherein determining the payment lead time comprises determining the payment lead time based upon the stored information and the respective post-issue event information instances of the type having the highest priority level and greater than the associated threshold number for at least a subset of the plurality of payments .

4-8. (Cancelled)

9. (Previously presented) The method of claim 1, wherein the respective post-issue event information comprises at least one of posting information or deposit information, wherein the posting information includes a payment posting time that the payee posts the respective payment, wherein the deposit information includes a payment deposit time that the payee deposits a

payment instrument associated with the respective payment, and wherein the identifying the post-issue event information instances of the type having the highest priority level comprises identifying one of the posting information or the deposit information having the highest priority level, and the method further comprising:

if the type of post-issue event information instance having the highest priority level is posting information, determining an average period from time of payment issuance to time of payment posting for the plurality of payments based upon a respective payment issue time and a respective payment posting time associated with each of the plurality of payments; and

if the type of post-issue event information instance having the highest priority level is deposit information, determining the average period from time of payment issuance to time of depositing for the plurality of payments based upon a respective payment issue time and a respective payment deposit time associated with each of the plurality of payments;

wherein the determining the payment lead time is further based at least partially upon the determined average period.

10-12. (Cancelled)

13. (Previously presented) The method of claim 1, further comprising:

receiving a payment request to pay the payee on behalf of the payor, the payment request including information identifying a payment due date;

determining a time to issue a payment to the payee to fulfill the payment request by the due date based at least partially upon the determined payment lead time associated with the payee; and

issuing a payment to the payee at the determined time.

14. (Cancelled)

15. (Previously presented) The method of claim 32, wherein the user interface further includes a cost to the payor associated with issuing payment in accordance with at least one of the at least two payment options.

16-30. (Cancelled)

31. (Previously presented) The method of claim 9, wherein the type of post-issue event information instances having the highest priority level is deposit information, and the method further comprising adjusting the average period based at least partially upon a predetermined depositing adjustment period.

32. (Previously presented) The method of claim 1, further comprising:

transmitting a user interface presenting at least two payment options for paying the payee, wherein a first payment option of the at least two payment options includes information associated with the payment lead time associated with the payee;

receiving a selection of the first payment option; and
issuing payment to the payee in accordance with the first payment option.

33. (Previously presented) The method of claim 32, wherein the first payment option comprises one of (i) an earliest available payment option or (ii) a future-dated payment option.

34. (Previously presented) The method of claim 32, wherein the payee is an electronic managed payee and a second payment option of the at least two payment options comprises an immediate-payment-and-posting option.

35. (Previously presented) The method of claim 32, further comprising:
receiving an identification of the payee prior to transmitting the user interface; and
determining whether the payment to the payee would be issued in electronic or paper form by processing the identification of the payee;
wherein the user interface presenting the at least two payment options is at least partially generated based on the determination of whether the payment to the payee would be issued in electronic or paper form.

36. (Previously presented) The method of claim 35, further comprising receiving at least one of (i) an account number of the payor, wherein the account number is also associated with the payee, or (ii) a payment amount, and wherein the determination of whether the payment to the payee would be issued in electronic or paper form is based at least partially upon the account

number or the payment amount.

37. (Previously presented) The method of claim 32, further comprising receiving one of (i) a process date or (ii) a due date, wherein the issuing payment to the payee in accordance with the first payment option is based at least partially upon the process date or the due date.

38-47. (Cancelled)

48. (Previously presented) The method of claim 1, wherein the payment mechanism comprises one of: (a) an electronic payment mechanism; (b) a corporate check; or (c) a draft.

49. (Cancelled)

50. (Previously presented) The method of claim 1, wherein the type of post-issue event information instances having the highest priority level is settlement information, and wherein the determining the payment lead time further comprises determining an average settlement period from time of payment issuance to time of settlement for the respective plurality of payments, wherein the determining the payment lead time is further based at least partially upon the determined average settlement period.

51-52. (Cancelled)

53. (Currently amended) A system for determining payment lead time used for completing future payments, the system comprising:

one or more processors; and

one or more memories storing computer-executable instructions, the computer-executable instructions, when executed by the one or more processors, causing the one or more processors to perform operations of:

storing information including a respective payment issue time of each of a plurality of payments to a payee, wherein each of the plurality of payments ~~have~~ has a same payment mechanism;

associating a respective priority level to each of a plurality of types of post-issue event information instances, wherein the plurality of types comprises two or more of: posting information, deposit information, payment receipt information, account crediting information, settlement information, or clearing information;

receiving post-issue event information, wherein the post-issue event information comprises a plurality of post-issue event information instances, each associated with a respective one of the plurality of payments, wherein the post-issue event information includes at least two of the plurality of types of post-issue event information instances;

identifying the post-issue event information instances of the type having a highest priority level;

determining a payment lead time based upon the stored information and the respective post-issue event information instances of the type having the highest priority level for at least a subset of the plurality of payments, wherein the determined payment

lead time is ~~used~~ usable for completing a future payment to the payee issued on behalf of a payor; and

associating the payment lead time with the payee.

54. (Previously presented) The system of claim 53, wherein the operations further comprise: when identifying the post-issue event information instances of the type having the highest priority level, identifying the post-issue event information instances of the type having the highest priority level for which the number of post-issue event information instances of a same type is greater than an associated threshold number; and

when determining the payment lead time, determining the payment lead time based upon the stored information and the respective post-issue event information instances of the type having the highest priority level for at least a subset of the plurality of payments for which the number of post-issue event information instances of the same type is greater than the associated threshold number.

55. (Previously presented) The system of claim 53, wherein the respective post-issue event information comprises at least one of posting information or deposit information; wherein the posting information includes a payment posting time that the payee posts the respective payment; wherein the deposit information includes a payment deposit time that the payee deposits a payment instrument associated with the respective payment; and wherein the operations further comprise:

when identifying the post-issue event information instances of the type having the highest priority level, identifying one of the posting information or the deposit information having the highest priority level,

if the type of post-issue event information instance having the highest priority level is posting information, determining an average period from time of payment issuance to time of payment posting for the plurality of payments based upon a respective payment issue time and a respective payment posting time associated with each of the plurality of payments; and

if the type of post-issue event information instance having the highest priority level is deposit information, determining the average period from time of payment issuance to time of depositing for the plurality of payments based upon a respective payment issue time and a respective payment deposit time associated with each of the plurality of payments;

wherein the operation of determining of the payment lead time is further based at least partially upon the determined average period.

56. (Previously presented) The system of claim 53, wherein the operations further comprise:
- receiving a payment request to pay the payee on behalf of the payor, the payment request including information identifying a payment due date;
 - determining a time to issue a payment to the payee to fulfill the payment request by the due date based at least partially upon the determined payment lead time associated with the payee; and
 - causing a payment to the payee at the determined time.

57. (Previously presented) The system of claim 55, wherein the type of post-issue event information instances having the highest priority level is deposit information, and wherein the operations further comprise adjusting the average period based at least partially upon a predetermined depositing adjustment period.

58. (Previously presented) The system of claim 53, wherein the operations further comprise:
transmitting a user interface presenting at least two payment options for paying the payee, wherein a first payment option of the at least two payment options includes information associated with the payment lead time associated with the payee;
receiving a selection of the first payment option; and
causing payment to be initiated to the payee in accordance with the first payment option.

59. (Previously presented) The system of claim 58, wherein the operations further comprise:
receiving an identification of the payee prior to transmitting the user interface; and
determining whether the payment to the payee would be issued in electronic or paper form by processing the identification of the payee;
wherein the user interface presenting the at least two payment options is at least partially generated based on the determination of whether the payment to the payee would be issued in electronic or paper form.

60. (Previously presented) The system of claim 59, wherein the operations further comprise receiving at least one of (i) an account number of the payor, wherein the account number is also

associated with the payee, or (ii) a payment amount; and wherein the determining whether the payment to the payee would be issued in electronic or paper form is based at least partially upon the account number or the payment amount.

61. (Previously presented) The system of claim 58, wherein the operations further comprise receiving one of (i) a process date or (ii) a due date, wherein the causing the payment to be initiated to the payee in accordance with the first payment option is based at least partially upon the process date or the due date.

62. (Previously presented) The system of claim 58, wherein the user interface further includes a cost to the payor associated with issuing payment in accordance with at least one of the at least two payment options.

63. (Previously presented) The system of claim 58, wherein the first payment option comprises one of (i) an earliest available payment option or (ii) a future-dated payment option.

64. (Previously presented) The system of claim 58, wherein the payee is an electronic managed payee and a second payment option of the at least two payment options comprises an immediate-payment-and-posting option.

65. (Previously presented) The system of claim 53, wherein the payment mechanism comprises one of: (a) an electronic payment mechanism; (b) a corporate check; or (c) a draft.

66. (Previously presented) The system of claim 53, wherein the type of post-issue event information instances having the highest priority level is settlement information; wherein the operations further comprise, when determining the payment lead time, determining an average settlement period from time of payment issuance to time of settlement for the respective plurality of payments, wherein the payment lead time is further based at least partially upon the determined average settlement period.